

In re:
Thanimas A Scott
Debtor

Case No. 13-10366-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

Date Rcvd: Sep 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2018.

db +Thanimas A Scott, 903 N 50th Street, Philadelphia, PA 19131-5101
13362447 +CAPITAL ONE AUTO FINANCE, PO BOX 9013, ADDISON, TEXAS 75001-9013
13053581 +Capella University, Capella Tower, 9th floor, 225 South 6th Street,,
Minneapolis, MN 55402-4601
12954188 +Capital One Auto Finance, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
12978889 +Cenlar FSB, Attention Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618-1430
13433785 +LSF9 Master Participation Trust, Caliber Home Loans, Inc., 13801 Wireless Way,
Oklahoma City, OK 73134-2500
13098732 Sallie Mae, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149,
PO Box 9430, Wilkes Barre, PA 18773-9430
14125528 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 08 2018 01:43:52 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 08 2018 01:43:33
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 08 2018 01:43:47 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13023278 +EDI: ACCE.COM Sep 08 2018 05:33:00 Asset Acceptance LLC, P.O. Box 2036,
Warren MI 48090-2036
13063264 E-mail/Text: megan.harper@phila.gov Sep 08 2018 01:43:51
City of Philadelphia, Law Department, Tax Unit, Bankruptcy Group, MSB,
1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13010416 EDI: ECMC.COM Sep 08 2018 05:33:00 ECMC, PO BOX 75906, ST. PAUL, MN 55175
13004495 EDI: PRA.COM Sep 08 2018 05:33:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13264202 E-mail/Text: ebn@vativrecovery.com Sep 08 2018 01:43:25 Palisades Acquisition IX, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,
PO Box 40728, Houston TX 77240-0728
13005301 +E-mail/Text: csidl@sbcglobal.net Sep 08 2018 01:43:46 Premier Bankcard/Charter,
P.O. Box 2208, Vacaville, CA 95696-8208
13120830 EDI: NAVIENTFKASMDOE.COM Sep 08 2018 05:34:00 Sallie Mae Inc. on behalf of,
Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351
12998238 +EDI: OPHSUBSID.COM Sep 08 2018 05:34:00 VANDA, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13516420* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-2

User: admin
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Total Noticed: 19

Date Rcvd: Sep 07, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2018 at the address(es) listed below:

DEMETRIUS J. PARRISH on behalf of Debtor Thanimas A Scott djpbkpa@gmail.com,
djp711@aol.com;r60715@notify.bestcase.com
DEMETRIUS J. PARRISH on behalf of Attorney Demetrius J Parrish djpbkpa@gmail.com,
djp711@aol.com;r60715@notify.bestcase.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor FIRSTTRUST BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
KARROLLANNE CAYCE on behalf of Creditor Beneficial Consumer Discount Company
ecfmail@aldridgepate.com, kcayce@ecf.inforuptcy.com
MARTIN A. MOONEY on behalf of Creditor Capital One Auto Finance ahight@schillerknapp.com,
ahight@schillerknapp.com;Tshariff@schillerknapp.com;kcollins@schillerknapp.com;cmack@schillerknapp.com
NATHALIE PAUL on behalf of Creditor LSF9 Master Participation Trust, by Caliber Home Loans,
Inc., solely in its capacity as servicer npaul@weltman.com, PitEcf@weltman.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
ROBERT MICHAEL KLINE on behalf of Creditor LSF9 Master Participation Trust
Pacer@squirelaw.com, rmklinelaw@aol.com
SARAH K. MCCAFFERY on behalf of Creditor LSF9 Master Participation Trust, by Caliber Home
Loans, Inc., solely in its capacity as servicer smccaffery@squirelaw.com
SARAH K. MCCAFFERY on behalf of Creditor LSF9 Master Participation Trust
smccaffery@squirelaw.com
THOMAS I. PULEO on behalf of Creditor FIRSTTRUST BANK tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R ecfemail@FredReigleChl3.com, ECF_FRPA@Trusteel3.com

TOTAL: 13

Information to identify the case:

Debtor 1	<u>Thanimas A Scott</u>	Social Security number or ITIN	xxx-xx-0066
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 13-10366-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thanimas A Scott

9/6/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.